I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being transmitted via the Office electronic filling system in accordance with § 1.6(a)(4).

Dated: September 5, 2008 Electronic Signature for Justin S. Cohen: /Justin S. Cohen/ Docket No.: 20070461 (PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: Kristin G. Lovejov et al.

Application No.: 10/032,610 Confirmation No.: 6001

Filed: January 2, 2002 Art Unit: 3696

For: OBJECT-ORIENTED METHOD, SYSTEM AND MEDIUM FOR RISK MANAGEMENT BY CREATING INTER-DEPENDENCY

BY CREATING INTER-DEPENDENCY BETWEEN OBJECTS, CRITERIA AND METRICS

EARLY RESPONSE TO FINAL OFFICE ACTION

Examiner: O. O. Oyebisi

MS AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

This paper responds to the Final Office Action dated July 10, 2008, finally rejecting claims 1-31.

The presently pending Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.